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Scott Goldthwaite

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AKC PATENTS  
215 GROVE ST.  
NEWTON, MA 02466

EXAMINER

HANNON, CHRISTIAN A

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**Please find below and/or attached an Office communication concerning this application or proceeding.**

The time period for reply, if any, is set in the attached communication.



### DETAILED ACTION

This action is response to applicant's response filed on 7/30/2008. Claims 1-15 are now pending in the present application. **This action is made final.**

### ***Claim Rejections - 35 USC § 103***

1. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

2. Claims 1-15 are rejected under 35 U.S.C. 103(a) as being unpatentable over Benson (US 6,747,547) in view of Chung (US 7,036,730).

Regarding claim 1, Benson teaches a wireless mobile device adapted to access a wireless network comprising a subscriber identification module (SIM) card slot and a smart card reader writer module electrically connected to said wireless mobile device via said SIM card slot (Column 3, Lines 35-45; Column 5, Lines 64-67; Column 6, Lines 3-6; Benson ) and wherein said smart card reader writer module is adapted to receive and read information stored in a smart card and to transmit said information to an entity via said wireless network (Column 1, Lines 24-59; Benson), Benson teaches that through a novel smart card reader writer module connected through an existing mobile device's SIM slot information can be wirelessly exchanged to another network entity (bank, network provider etc.) via said wireless network. However Benson fails to explicitly teach that the smart card resides outside of the mobile device and outside of

Art Unit: 2618

the smart card reader without contacting said smart card. Chung teaches that contactless smart cards are an option in conjunction with smart card readers and writers that is contactless so that the smart card would reside outside of any device or reader, so that it does not contact that reader or device (Column 10, Lines 58-67, Column 11, Lines 1-6; Chung). Therefore it would be obvious to one of ordinary skill in the art to take the teaching of Benson and attempt to implement the contact smart card reader with that of a contactless smart card reader as taught by Chung as the outcome would be predictable and well known in the art and furthermore would be motivated by a desire to lessen actions required by an end user of physically inserting a smart card into a reader.

Regarding claim 2, Benson and Chung teach claim 1 wherein said smart card reader writer module is further adapted to receive information from said entity via said network and transmit and write said information in said contactless smart card (Column 10, Lines 58-67, Column 11, Lines 1-6; Chung).

Regarding claim 3, Benson and Chung teach claim 1 wherein said information is selected from a group consisting of cardholder identification information, card identification information, authentication information, smart card issuer information, financial institution information, digital goods, digital services and digital currency (Column 1, Lines 39-49; Column 4, Lines 57-60; Benson).

Regarding claim 4, Benson and Chung teach claim 3, wherein said digital goods are selected from a group consisting of electronic cash, electronic coupons, electronic gift certificates electronic transit tokens, music, software, movies and books (Column 1,

Art Unit: 2618

Lines 39-49; Column 4, Lines 57-60; Benson). The examiner takes official notice that use of electronic media is painfully well known in the art.

Regarding claim 5, Benson and Chung teach claim 1 further comprising a memory (Figure 4, Item 16; Benson) a CPU (Figure 4, Item 10; Benson) a SIM card connected to said SIM card slot (Figure 4, Item 19; Benson) said SIM card authenticating said wireless mobile device to said wireless network (Column 1, Lines 50-53; Benson) and a first application program (Figure 4, Item 11; Column 6, Lines 3-6; Benson) associated with said memory and said CPU and being adapted to receive and transmit instructions from said smart card reader/writer module to said wireless mobile phone and the reverse (Column 2, Lines 56-61; Column 6, Lines 1-19; Benson).

Regarding claim 6, Benson and Chung teach claim 5 further comprising a second application program associated with said memory and said CPU and being adapted to route and transmit data and information among said wireless mobile phone, said smart card reader/writer module, and other interfaces connected to said CPU (Figure 4, Item 14; Column 6, Lines 7-10; Benson).

Regarding claim 7, Benson and Chung teach claim 6, wherein said other interfaces are selected from a group consisting of smart card interfaces, infrared transceiver interfaces, serial communication interfaces, and magnetic stripe reader interfaces (Column 3, Lines 39-41; Benson).

Regarding claim 8, Benson and Chung teach claim 6, wherein said first and second application programs are stored in storage selected from a group consisting of

Art Unit: 2618

said CPU, said SIM card, an external SIM card, said smart card and an external card (Column 1, Lines 1-38; Benson).

Regarding claim 9, Benson and Chung teach claim 1 wherein said smart card reader writer module further comprises an antenna for receiving and transmitting messages to and from said smart card without contacting said smart card (Column 10, Lines 58-67, Column 11, Lines 1-6; Chung).

Regarding claim 10, Benson and Chung teach claim 1, wherein said wireless mobile device is selected from a group consisting of a mobile phone a personal digital assistant, a pager, a wireless laptop computer, a personal computer a television remote control and combinations thereof (Column 1, Lines 9-12; Benson). Benson relates to communications apparatuses which obvious to one of ordinary skill in the art could be defined as a mobile phone a personal digital assistant, a pager, a wireless laptop computer, a personal computer a television remote control and combinations thereof.

Regarding claim 11, Benson and Chung teach claim 1, wherein said wireless network is selected from a group consisting of a WWAN, WLAN, private network or PAN. Benson discloses a wireless link which obvious to one of ordinary skill in the art could be based on network platform with expected predictable results, therefore as Benson teaches networks it would be obvious to try any of a WWAN, WLAN, private network or PAN as an acceptable network.

Regarding claim 12, Benson and Chung teach claim 11, wherein said WWAN is selected from a group consisting of GSM, CDMA, CDMA 2000 and WCDMA.

Consistent with the above logic if a WWAN were to be implemented the protocol of

Art Unit: 2618

networking in said network would be obvious to one of ordinary skill in the art as they would all provide a predictable outcome and are widely utilized in the art for expected results.

Regarding claim 13, Benson and Chung teach claim 1, wherein said wireless mobile device is used for making financial transactions between a user and said entity and paying for said financial transactions with said smart card over said network (Column 1, Lines 39-49; Benson). Benson discloses bank transactions; therefore any well known obvious transaction could be handled by Benson, as the result is predictable and well known.

Regarding claim 14, Benson and Chung teach claim 13, wherein said financial transactions between said user and said entity are face to face (Column 1, Lines 39-49; Benson). Benson discloses bank transactions; therefore any well known obvious transaction could be handled by Benson, as the result is predictable and well known.

Regarding claim 15, Benson and Chung teach claim 13, wherein said financial transactions between said user and said entity are remote (Column 1, Lines 39-49; Benson). Benson discloses bank transactions; therefore any well known obvious transaction could be handled by Benson, as the result is predictable and well known.

### ***Response to Arguments***

Applicant's arguments filed 7/30/2008 have been fully considered but they are not persuasive.

In response to applicant's argument that Chung is not a mobile device, the test for obviousness is not whether the features of a secondary reference may be bodily incorporated into the structure of the primary reference; nor is it that the claimed invention must be expressly suggested in any one or all of the references. Rather, the test is what the combined teachings of the references would have suggested to those of ordinary skill in the art. See *In re Keller*, 642 F.2d 413, 208 USPQ 871 (CCPA 1981). Therefore as Chung has simply provided a teaching that contactless smart cards are an option when dealing with smart card readers and writers, it would be obvious to one of ordinary skill in the art to make such a combination. Furthermore making things wired vs. wireless, or contact vs. contactless is a well known and widely acknowledged modification in the art.

In response to applicants' argument that the Chung reference teaches away from the present application it is important for the applicant to realize that the Chung reference has been utilized to teach a contactless smart card element in conjunction with a network, nothing more. The applicant errs in asserting that because Chung is geared for a particular voting machine purpose where data elements are overwritten etc. (see applicant remarks page 11 part 'C'). This is because the examiner has not relied on Chung to teach a specific memory read write operation only that contactless smart cards exist in conjunction with networks, nothing more. Claims 2-15 remain rejected as set forth hereinabove.



***Conclusion***

3. Applicant's amendment necessitated the new ground(s) of rejection presented in this Office action. Accordingly, **THIS ACTION IS MADE FINAL**. See MPEP § 706.07(a). Applicant is reminded of the extension of time policy as set forth in 37 CFR 1.136(a).

A shortened statutory period for reply to this final action is set to expire THREE MONTHS from the mailing date of this action. In the event a first reply is filed within TWO MONTHS of the mailing date of this final action and the advisory action is not mailed until after the end of the THREE-MONTH shortened statutory period, then the shortened statutory period will expire on the date the advisory action is mailed, and any extension fee pursuant to 37 CFR 1.136(a) will be calculated from the mailing date of the advisory action. In no event, however, will the statutory period for reply expire later than SIX MONTHS from the date of this final action.

4. Any inquiry concerning this communication or earlier communications from the examiner should be directed to CHRISTIAN A. HANNON whose telephone number is (571)272-7385. The examiner can normally be reached on Mon. - Fri. 8:00 AM - 4:30 PM.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Ed Urban can be reached on (571) 272-7899. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Art Unit: 2618

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

/C. A. H./  
Examiner, Art Unit 2618  
November 7, 2008

/Edward Urban/  
Supervisory Patent Examiner, Art Unit 2618